

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## MOBILE HOMES CONTENTS COVERAGE

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM  
BUSINESS AUTO PHYSICAL DAMAGE COVERAGE FORM  
GARAGE COVERAGE FORM  
MOTOR CARRIER COVERAGE FORM  
TRUCKERS COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below.

Endorsement Effective:	Countersigned By:   (Authorized Representative)
Named Insured:	

### SCHEDULE

Coverages	Designation or Description of Covered "Autos" to which this Insurance applies	Limit of Insurance	Premium
Fire		\$	\$
Limited Specified Causes of Loss (except Theft)		\$	\$
Specified Causes of Loss (except Theft)		\$	\$

(If no entry appears above information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

**A.** This endorsement provides only those coverages where a premium is shown in the Schedule. Each of these coverages applies only to the "autos" shown as covered "autos".

**B. Coverage**

We will pay for loss to "covered property" in, attached to or within 25 feet of the covered "auto" under:

**1. Fire coverage. Caused by:**

- a. Fire, lightning or explosion;
- b. The sinking, burning, collision or derailment of any conveyance transporting the covered "auto".

**2. Limited Specified Causes Of Loss Coverage. Caused by:**

- a. Fire, lightning or explosion;
- b. Windstorm, hail or earthquake;
- c. Flood;
- d. The sinking, burning, collision or derailment of any conveyance transporting the covered "auto".

**3. Specified Causes Of Loss Coverage. Caused by:**

- a. Fire, lightning or explosion;
- b. Windstorm, hail or earthquake;

- c. Flood;
- d. Mischief or vandalism;
- e. The sinking, burning, collision or derailment of any conveyance transporting the covered "auto".

**C. The following exclusions are added to the **Physical Damage Coverage** Exclusions:**

This insurance does not apply to:

- 1. "Loss" to business or office equipment.
- 2. "Loss" to articles which are sales samples or used in exhibitions.
- 3. "Loss" caused by theft.
- 4. "Loss" to records, currency, coins, bullion, deeds, contracts, securities, stamps or manuscripts.

**D. Limit Of Insurance** is replaced by the following:

- 1. The most we will pay for "loss" is the smallest of the following amounts:
  - a. The amount shown in the Schedule.
  - b. The actual cash value of "covered property" at the time of the "loss".

- c. The cost of repairing or replacing "covered property" with other of like kind or quality.

- 2. An adjustment for depreciation and physical condition will be made in determining actual cash value in the event of a total "loss".
- 3. If a repair or replacement results in better than like kind or quality, we will not pay for the amount of the betterment.

**E. Additional Definition**

As used in this endorsement:

"Covered property" means TV antennas, awnings and equipment designed to create additional living facilities and other household furniture or other personal property belonging to you or your "family members" or for which you are liable.